



2015 Health Insurance Plans Available in the Private Market (Outside of the Federal Exchanges)

Below is a summary of the 2015 plans that will be available in the private health insurance market outside of the Federally-facilitated Exchanges (FFE). All plans – those available through the FFEs and those available in the private market as summarized below – will be available for South Carolina consumers to purchase during the upcoming 2015 Open Enrollment Period, which begins November 15, 2014 and ends February 15, 2015.

Individual Market Coverage (Individuals, Families, and Self-Employed)

2015 Health Insurance Plans Approved for Sale in the Individual Market

Company Name	Plan Type(s)	Availability	Pediatric Dental Included?*	Metal Level [#]					
				Catastrophic	Bronze	Silver	Gold	Platinum	Totals
BlueChoice HealthPlan	EPOs	Statewide	No	1	6	12	4	-	23
BlueCross BlueShield of South Carolina	EPOs	Statewide	No	1	5	7	3	-	16
Celtic Insurance Company	PPOs	Statewide	Yes	-	1	-	-	-	1
Cigna Health and Life Insurance Company	PPOs	Statewide	No	-	1	1	1	-	3
Consumers' Choice Health Insurance Company	EPOs	Statewide	No	-	4	9	2	-	15
Coventry Health Care of the Carolinas, Inc.	HMOs, POS	Not Statewide	Yes	6	12	12	6	-	36
Freedom Life Insurance Company of America	PPOs	Statewide	Yes	-	2	2	2	2	8
National Foundation Life Insurance Company	PPOs	Statewide	Yes	-	1	-	-	-	1
Time Insurance Company [†]	PPOs	Statewide	Yes	12	84	48	24	24	192
UnitedHealthcare Life Insurance Company	EPOs	Statewide	Yes	1	3	3	2	1	10
Individual Market Totals				21	119	94	44	27	305



Small Group Market Coverage (Small Businesses with 2-50 Employees)								
2015 Health Insurance Plans Approved for Sale in the Small Group Market								
Company Name	Plan Type(s)	Availability	Pediatric Dental Included?*	Metal Level [‡]				Totals
				Bronze	Silver	Gold	Platinum	
Aetna Life Insurance Company	PPOs	Statewide	Yes	2	2	-	-	4
BlueChoice HealthPlan	PPOs	Statewide	No	6	9	8	-	23
BlueCross BlueShield of South Carolina	PPOs	Statewide	No	6	10	5	-	21
Consumers' Choice Health Insurance Company	PPOs	Statewide	No	3	7	6	-	16
Coventry Health and Life Insurance Company	PPOs	Not Statewide	Yes	2	7	3	1	13
Coventry Health Care of the Carolinas, Inc.	POS	Not Statewide	Yes	7	37	18	1	63
Federated Mutual Insurance Company	PPOs	Statewide	No	14	24	20	6	64
John Alden Life Insurance Company [‡]	PPOs	Statewide	Yes	60	108	96	60	324
Nippon Life Insurance Company of America	PPOs	Statewide	Yes	11	11	11	-	33
Time Insurance Company [‡]	PPOs	Statewide	Yes	60	108	96	60	324
UnitedHealthcare Insurance Company	EPOs, PPOs	Statewide	Yes	10	28	32	14	84
UnitedHealthcare Insurance Company of the River Valley	PPOs	Statewide	Yes	29	49	47	16	141
Small Group Market Totals				210	400	342	158	1,110

[‡] Assurant Health is the marketing name for John Alden Life Insurance Company and Time Insurance Company.



Definitions and Additional Information

*Every 2015 plan sold in the individual or small group market must cover 10 categories of coverage, which are called Essential Health Benefits (EHBs). While pediatric dental coverage is one of these 10 EHBs, plans have the option of including this coverage in the major medical plan. If the major medical plan does not include pediatric dental, consumers have the option to purchase this coverage through a separate dental plan that is certified by the federal government as meeting the pediatric dental EHB coverage standards. The SCDOI has published a separate list of companies that are seeking certification to offer Exchange-certified Stand-Alone Dental Plans, which is available by clicking [here](#). For more information on Essential Health Benefits, click [here](#). For more information on dental coverage, click [here](#).

†Plans are separated into categories, commonly referred to as the **Plan Metal Level**, based on the percentage the plan pays of the average overall cost of providing essential health benefits to members. The plan category you choose affects the total amount you'll likely spend for essential health benefits during the year. The percentages the plans will spend, on average, are listed in the chart below:

Plan Metal Level	Actuarial Value
Catastrophic	n/a
Bronze	60%
Silver	70%
Gold	80%
Platinum	90%

As an example, a Silver Plan with an actuarial value of 70% means that, on average, the consumer would pay 30% of the costs of all covered benefits through out of pocket cost sharing. Please note that this is an average of expected costs across a standard population, so any individual could be responsible for a higher or lower percentage of the total costs of covered services for the year, depending on their actual health care needs and the terms of their insurance policy.

Catastrophic Plans must meet all of the requirements applicable to the metal level plans, but coverage will be slightly less generous than the Bronze level plans. These plans are not required to cover benefits before the plan's deductible is met with one exception: they must cover three primary care visits per year regardless of whether or not the plan's deductible has been met. The monthly premium is generally lower than for the metal level plans, but the out-of-pocket costs for deductibles, copayments, and coinsurance are generally higher. Additionally, the federal government has limited enrollment in catastrophic plans. To qualify for a catastrophic plan, you must be under 30 years old OR get a "hardship exemption" from the Health Insurance Marketplace. Catastrophic plans are only available in the individual market.

Note: The Department has published a separate chart of plans that are seeking QHP certification to be sold through the FFEs, which is available online by clicking [here](#).